

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re:	§	
	§	
RYBICKI, EDWARD J	§	Case No. 09-72971
RYBICKI, CECILLI	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	
Administrative expenses	
Bank service fees	
Other payments to creditors	
Non-estate funds paid to 3 <sup>rd</sup> Parties	
Exemptions paid to the debtor	
Other payments to the debtor	
Leaving a balance on hand of <sup>1</sup>	\$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By:/s/DANIEL M. DONAHUE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## ASSET CASES

Case No: 09-72971 MLB Judge: MANUEL BARBOSA  
 Case Name: RYBICKI, EDWARD J  
 RYBICKI, CECILLI  
 For Period Ending: 02/09/15

Trustee Name: DANIEL M. DONAHUE  
 Date Filed (f) or Converted (c): 07/17/09 (f)  
 341(a) Meeting Date: 08/19/09  
 Claims Bar Date: 12/18/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Estate Located at 108 W. Hitt St., Mount Morr	138,000.00	0.00		0.00	FA
2. Checking account with Chase	20.00	0.00		0.00	FA
3. Checking Account with Union Savings	250.00	0.00		0.00	FA
4. Checking Account with Union Savings	65.00	0.00		0.00	FA
5. Checking Union Savings	75.00	0.00		0.00	FA
6. Miscellaneous used household goods	2,000.00	0.00		0.00	FA
7. Personal Used Clothing	700.00	0.00		0.00	FA
8. Wedding Rings	1,500.00	0.00		0.00	FA
9. 401(k) Plan through employer - 100% exempt	17,904.67	0.00		0.00	FA
10. Tax refund 2008: \$8,959 Refund was spent on necess	0.00	0.00		0.00	FA
11. 1996 Buick Century, 100,000 miles Value per Kelly	1,650.00	0.00		0.00	FA
12. 2006 Pontiac Vibe, 141,000 miles Value per Kelly B	6,455.00	0.00		0.00	FA
13. Personal injury action (u)	Unknown	1,500,000.00	OA	750,000.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$168,619.67 \$1,500,000.00 \$750,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Settlement reached for \$1.5 million to be made in two installments of \$750,000. The first installment was administered by the Trustee with the remaining \$750,000 to be paid directly to the debtor pursuant to the Trustee's Motion to Abandon.

Initial Projected Date of Final Report (TFR): 12/01/13

Current Projected Date of Final Report (TFR): 09/01/14

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-72971 -MLB	Trustee Name:	DANIEL M. DONAHUE
Case Name:	RYBICKI, EDWARD J	Bank Name:	BANK OF KANSAS CITY
	RYBICKI, CECILLI	Account Number / CD #:	*****0211 GENERAL CHECKING
Taxpayer ID No:	*****5664		
For Period Ending:	02/09/15	Blanket Bond (per case limit):	\$ 1,500,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/18/14	13	GALLAGHER BASSETT SERV., INC. AS CLAIMS ADMINISTRATOR	BALANCE FORWARD SETTLEMENT PROCEEDS: PI CLAIM	1242-000	750,000.00		0.00
12/23/14	002001	KERNS, FROST & PEARLMAN, LLP 3 FIRST NATIONAL PLAZA 70 WEST MADISON, STE. 5350 CHICAGO, IL 60602	ATTORNEY'S FEES	3210-600		210,000.00	750,000.00
12/23/14	002002	KERNS FROST & PEARLMAN 3 FIRST NATIONAL PLAZA 70 WEST MADISON, SUITE 5350 CHICAGO, IL 60602	ATTORNEY EXPENSES	3220-610		1,358.70	540,000.00
12/23/14	002003	JEFF ANDERSON & ASSOCIATES, P.A. 366 JACKSON ST., STE. 100 SAINT PAUL, MN 55101	Attorney Fees	3210-000		390,000.00	538,641.30
12/23/14	002004	JEFF ANDERSON & ASSOCIATES, P.C. 366 JACKSON ST., STE. 100 SAINT PAUL, MN 550101	ATTORNEY EXPENSES	3220-000		20,014.16	148,641.30
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		295.22	128,331.92

COLUMN TOTALS	750,000.00	621,668.08	128,331.92
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	750,000.00	621,668.08	
Less: Payments to Debtors		0.00	
Net	750,000.00	621,668.08	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
GENERAL CHECKING - *****0211	750,000.00	621,668.08	128,331.92
	=====	=====	=====
	750,000.00	621,668.08	128,331.92
	=====	=====	=====

Page Subtotals 750,000.00 621,668.08

Ver: 18.03b

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 09-72971 -MLB  
 Case Name: RYBICKI, EDWARD J  
 RYBICKI, CECILLI  
 Taxpayer ID No: \*\*\*\*\*5664  
 For Period Ending: 02/09/15

Trustee Name: DANIEL M. DONAHUE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*0211 GENERAL CHECKING  
 Blanket Bond (per case limit): \$ 1,500,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that DANIEL M. DONAHUE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Clerk's Office  
Stanley J. Roszkowski U.S. Courthouse  
327 South Church Street  
Room 1100  
Rockford, Illinois 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 03/02/2015 in Courtroom 3100,

United States Courthouse  
327 South Church Street  
Rockford, IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_ By: /s/ Daniel M. Donahue  
\_\_\_\_\_  
Trustee

*DANIEL M. DONAHUE  
P.O. BOX 2903  
ROCKFORD, IL 61132-2903*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
RYBICKI, EDWARD J § Case No. 09-72971  
RYBICKI, CECILLI §  
§  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$  
and approved disbursements of \$  
leaving a balance on hand of<sup>1</sup> \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$	\$	\$
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$	\$	\$
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$	\$	\$
Other: Jeff Anderson & Associates, PA	\$	\$	\$
Other: Jeff Anderson & Associates, PA	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$	\$	\$
000002	First Mutual Bank	\$	\$	\$
000003	Chase Bank USA, N.A.	\$	\$	\$
000004	CommunityAmerica Credit Union	\$	\$	\$
000006	Capital One, N.A.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ .

Prepared By: /s/ Daniel M. Donahue

Trustee

*DANIEL M. DONAHUE  
P.O. BOX 2903  
ROCKFORD, IL 61132-2903*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-72971

Case Name: RYBICKI, EDWARD J

RYBICKI, CECILLI

Trustee Name: DANIEL M. DONAHUE

Balance on hand	\$
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$	\$	\$
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$	\$	\$
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$	\$	\$
Other: Jeff Anderson & Associates, PA	\$	\$	\$
Other: Jeff Anderson & Associates, PA	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$	\$	\$
000002	First Mutual Bank	\$	\$	\$
000003	Chase Bank USA, N.A.	\$	\$	\$
000004	CommunityAmerica Credit Union	\$	\$	\$
000006	Capital One, N.A.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ .